

FIG. 1

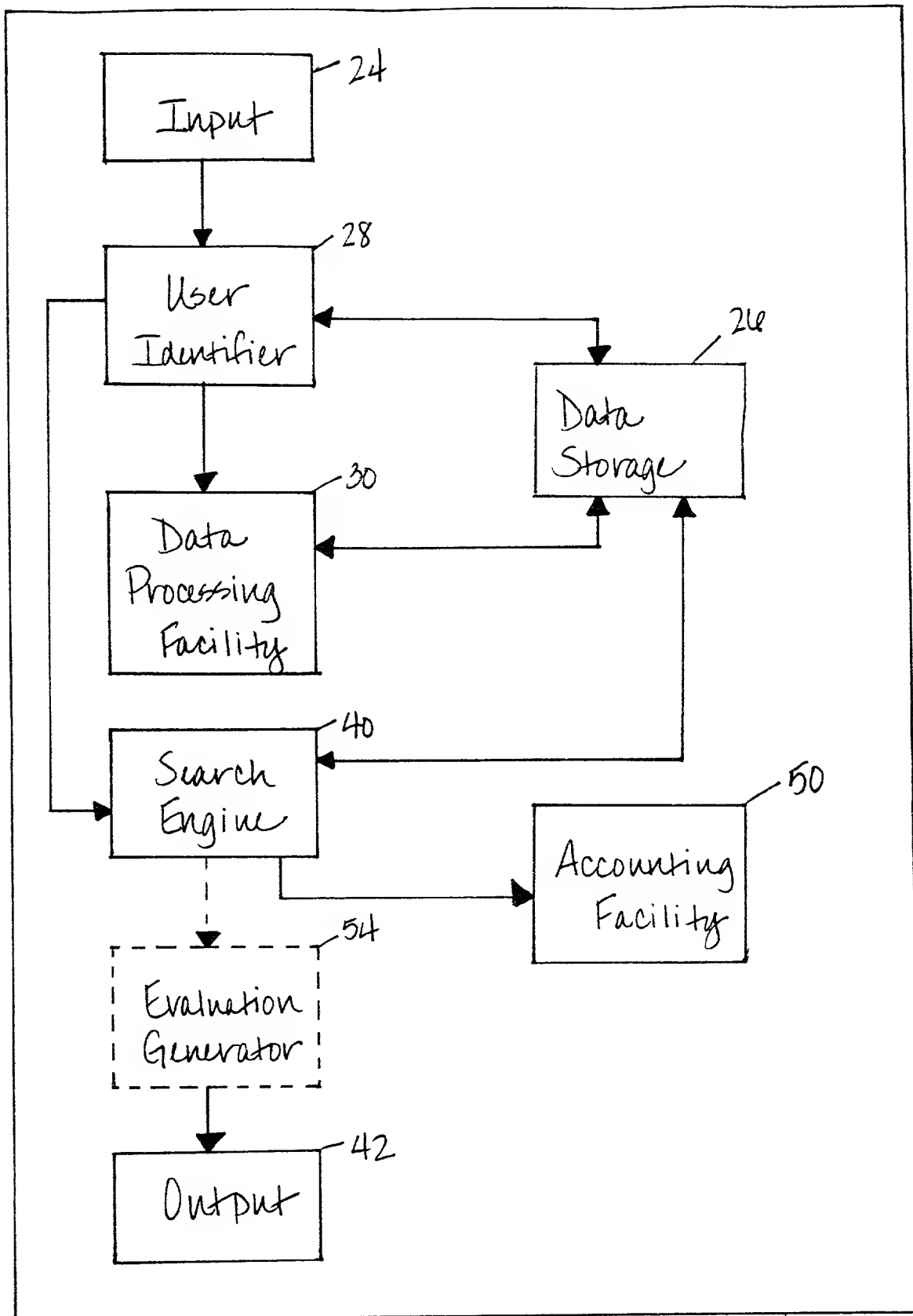


FIG. 2

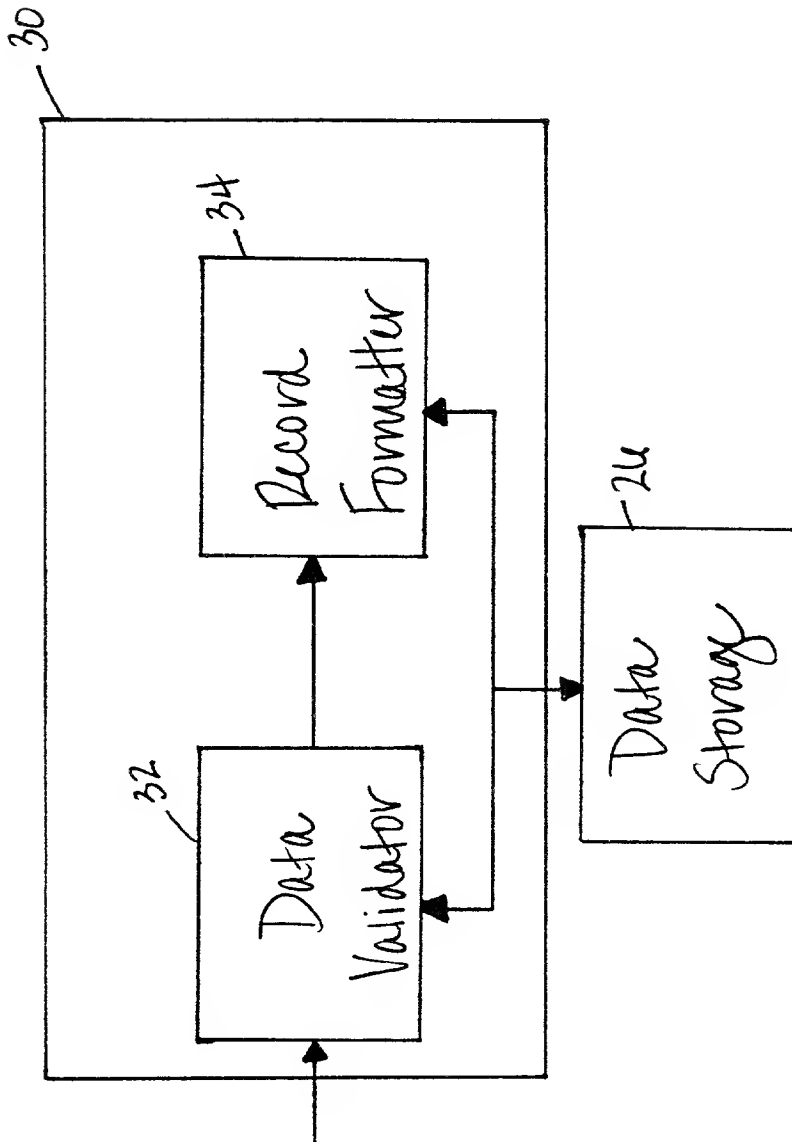


FIG. 3

# Data Flow Process

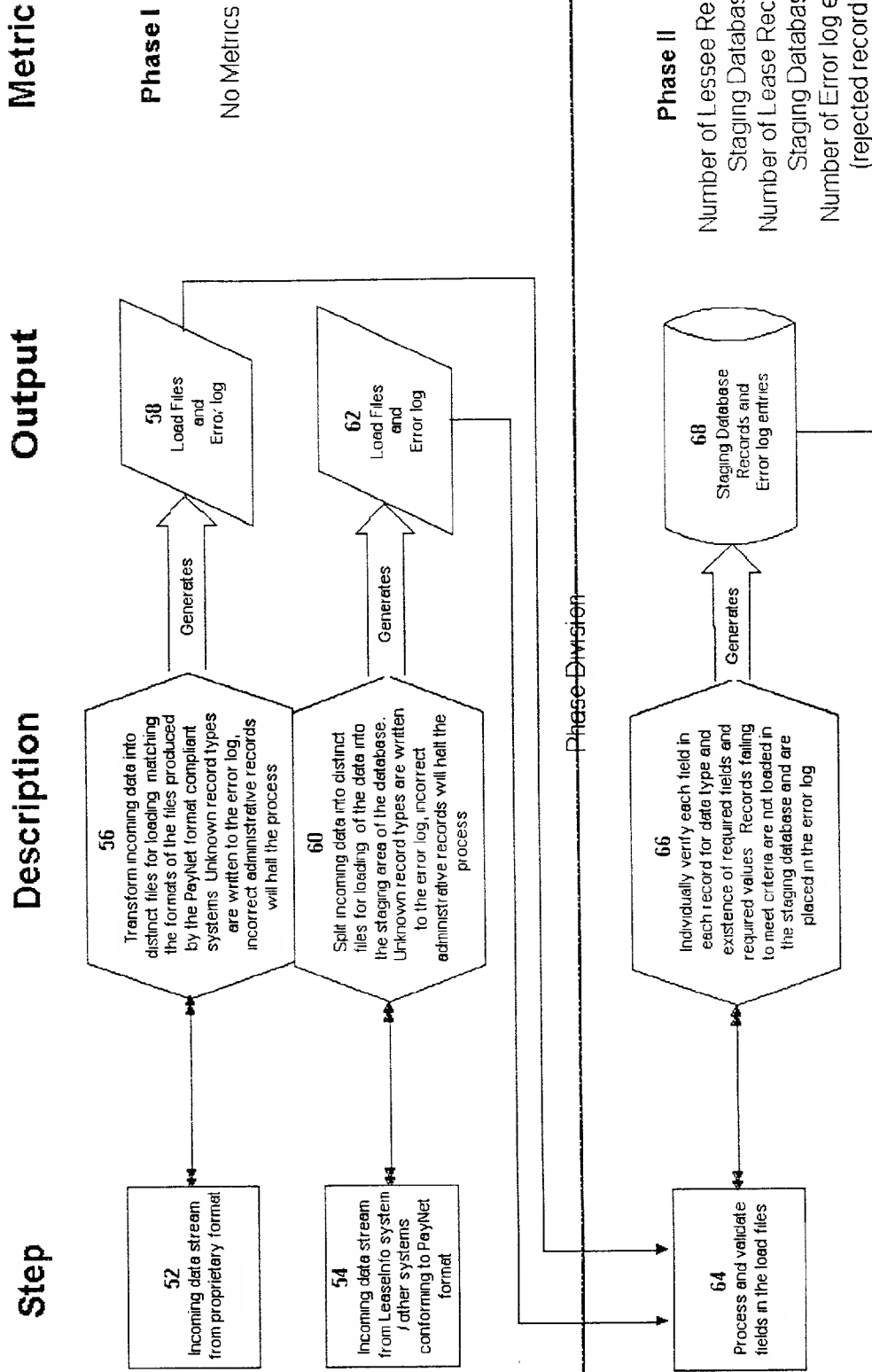


Figure 4

# Data Flow Process

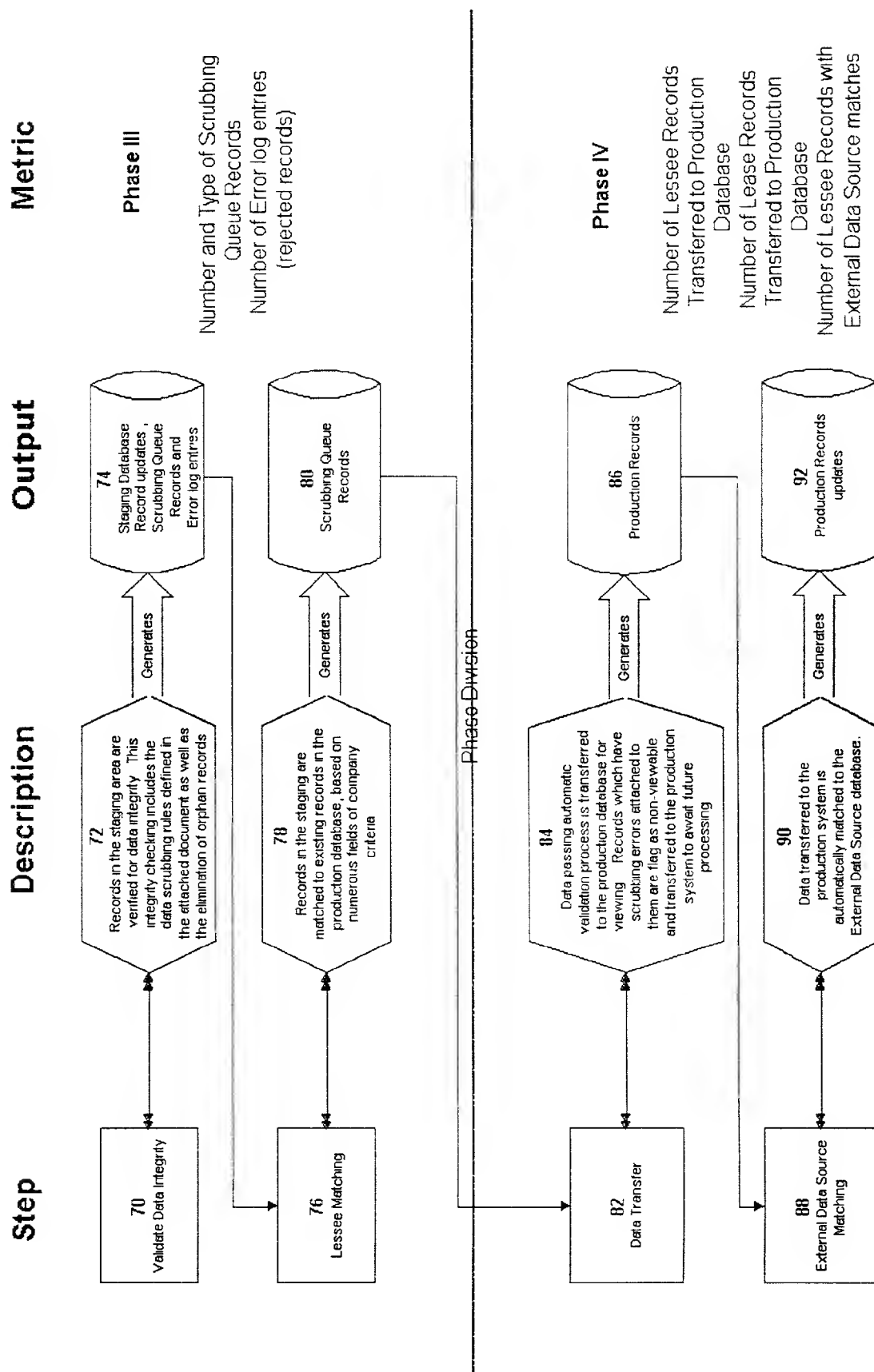


Figure 5

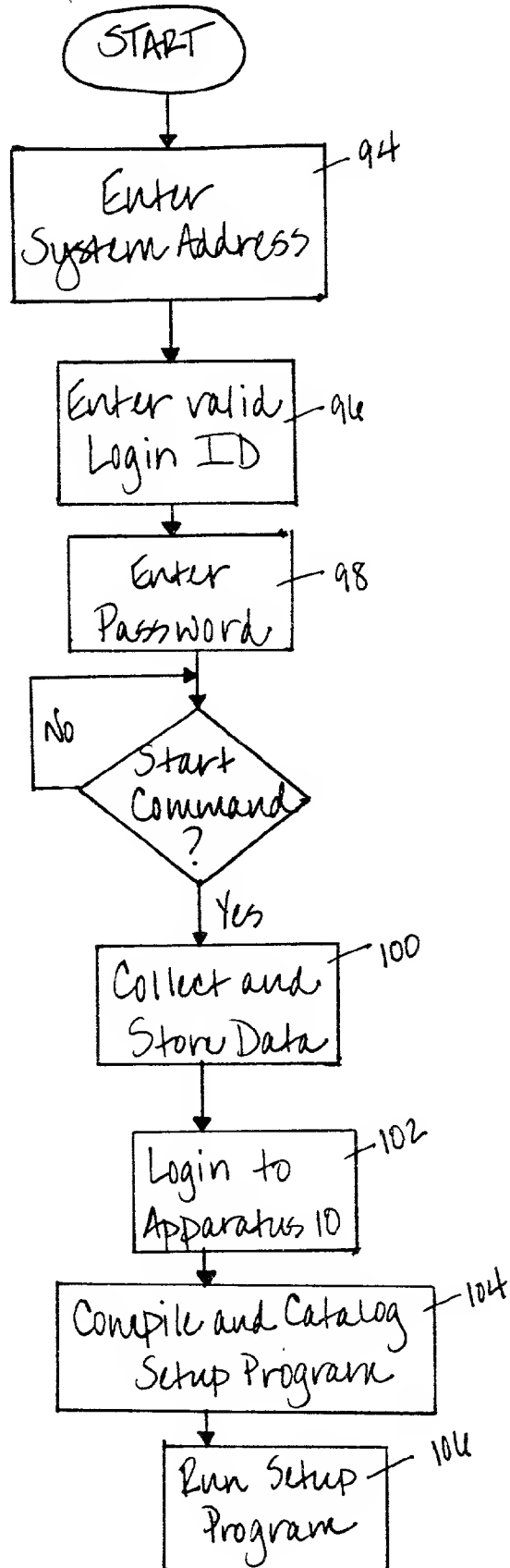


FIG. 6

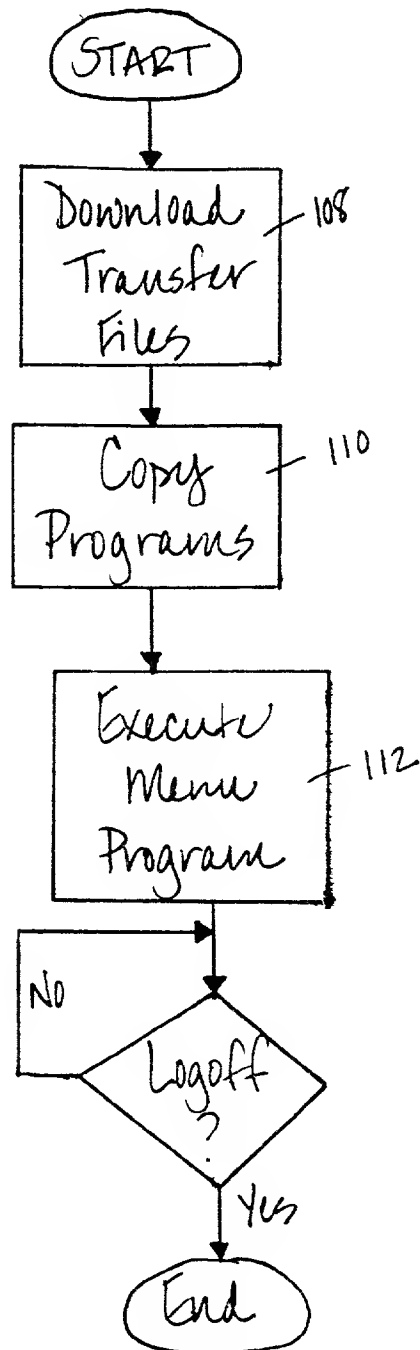


FIG. 7

KW.PAYNET.MENU

- FIG. 8



<b>KW.PAYNET.MAINT</b>	<b>PayNet Transfer Control Maintenance</b>	<b>00/00/01</b>
		<b>00:00:00</b>
<b>Control ID (PAYNET)</b>		
1. Member Identifier	: 99999999	<b>Last Transfer Date : 00-00-01</b>
2. Portfolio Identifier	: 99999999	<b>Start Time : 00:00:00</b>
3. Member Load Password	: test_pwd	<b>End Time : 00:00:00</b>
4. Log E-mail Address	:	
5. Transfer Type (B, E, II)	: H	
6. Destination E-mail Address	: <u>log@kworksonline.com</u>	
7. Internet Transfer Name/IP Address	: 64.59.6.78	
8. Internet Transfer Login ID	: httpslogin	
9. Internet Transfer Login Password	: httpspasswd	
10. Test Mode (Y/N)	: N	
11. Maintain History (Y/N)	: N	
Transfer Run Default		
12. (S)leep, (I)mmediate	: I	
13. Sleep Until hh:mm:ss	: 23:00:00	
14. Compress Transfer File	: Y	
15. Prompts in Transfer Pgm	: Y	
<b>Enter: (#; S=Save; E=End)</b>		

FIG. 9

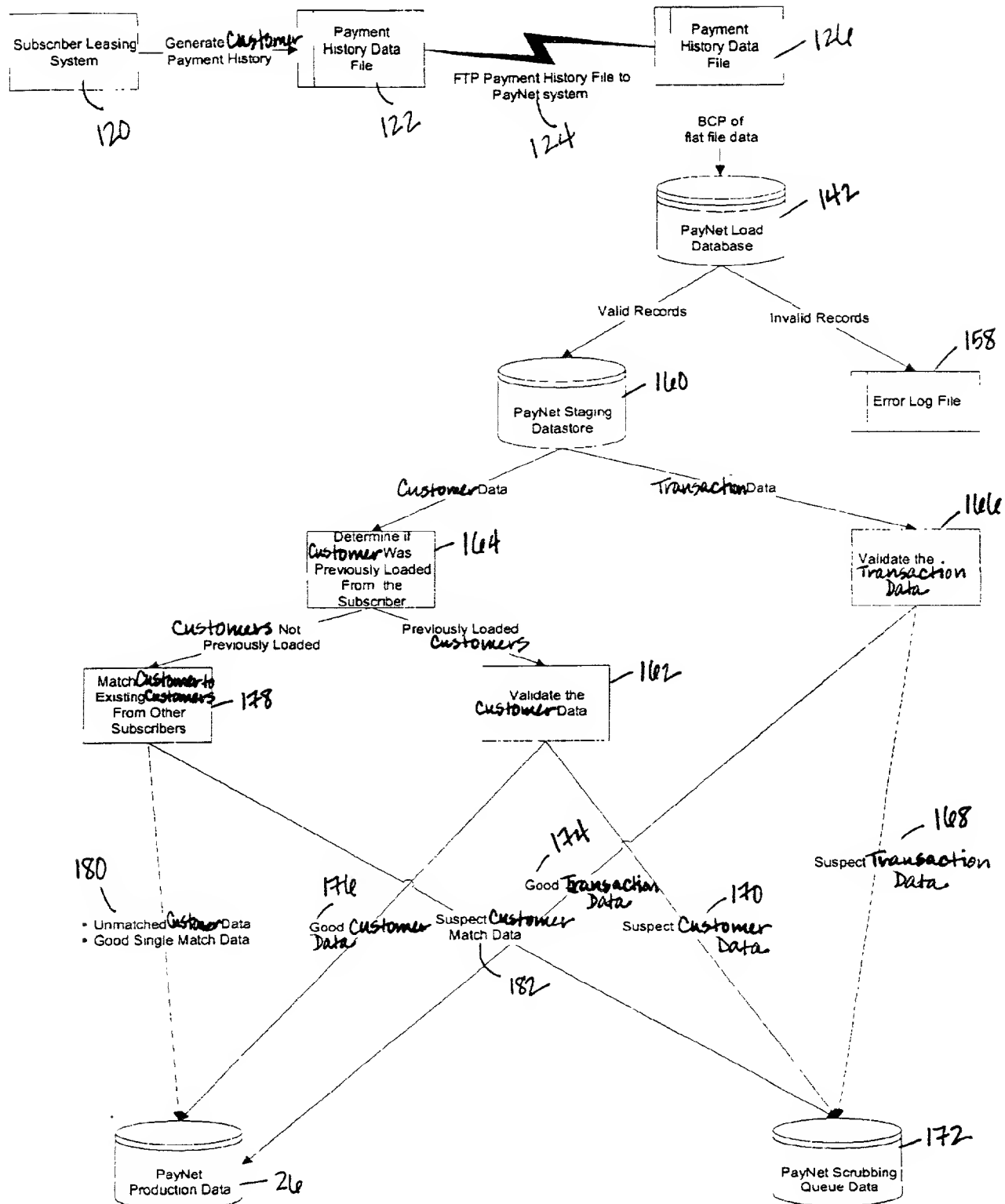


FIG. 10

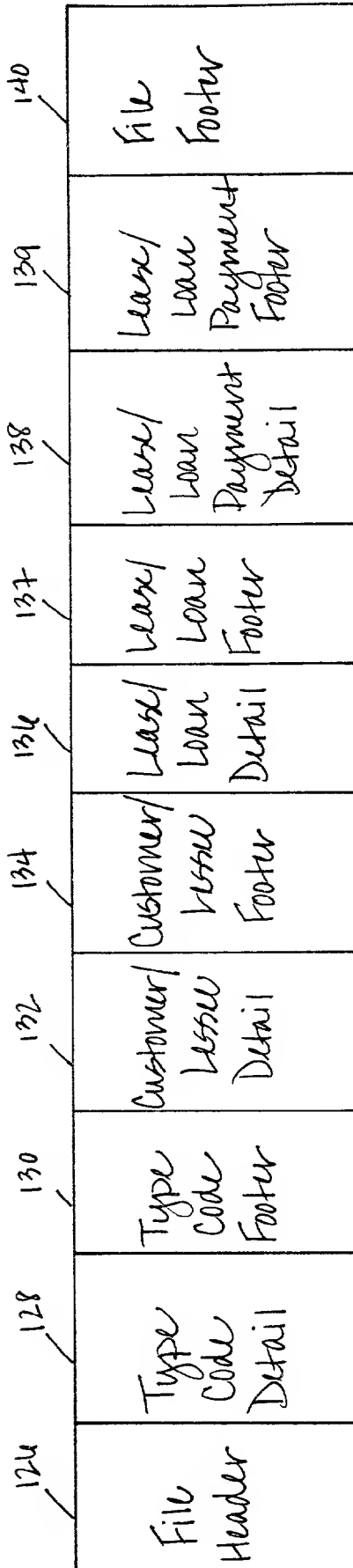


FIG. 11

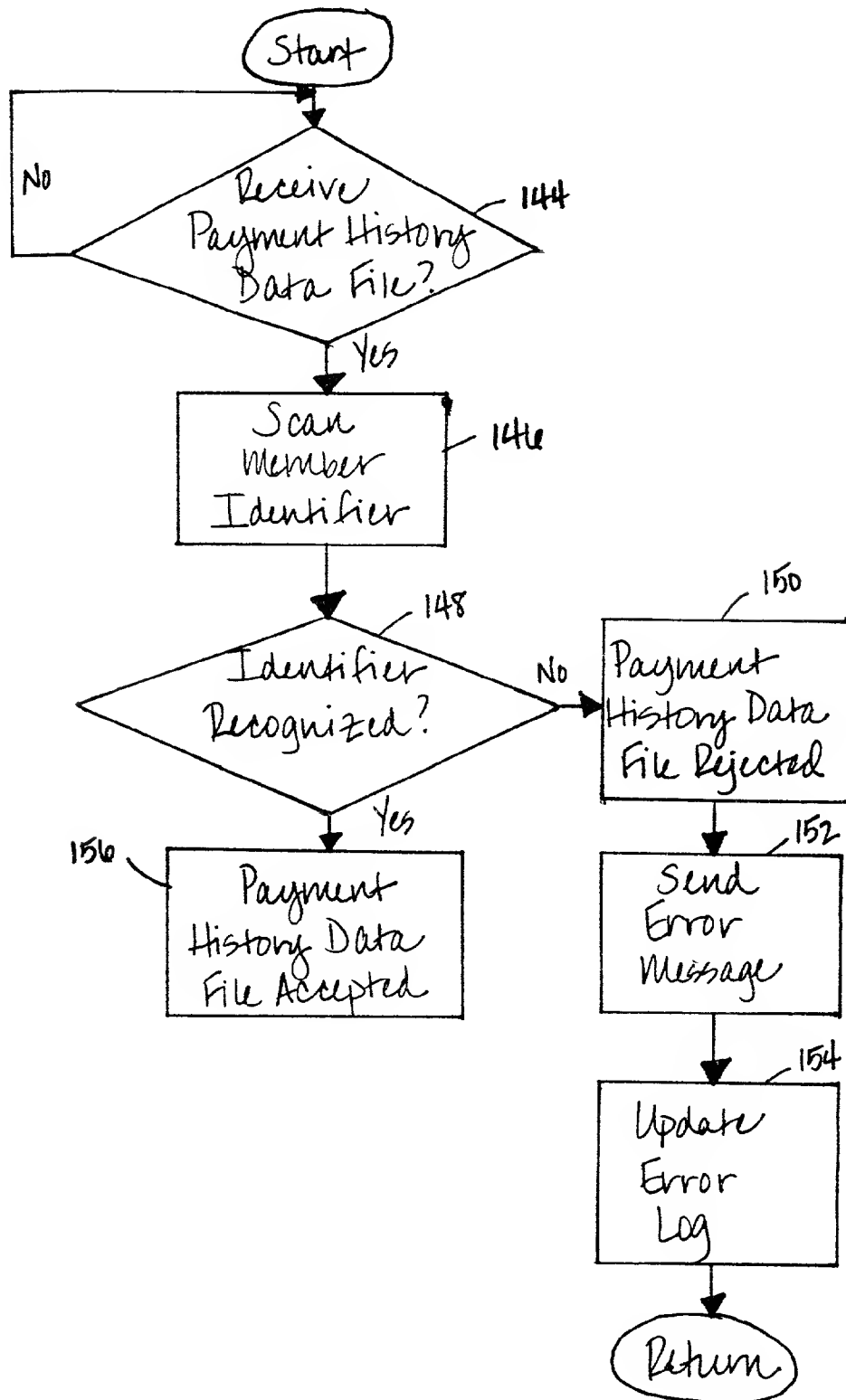


FIG. 12

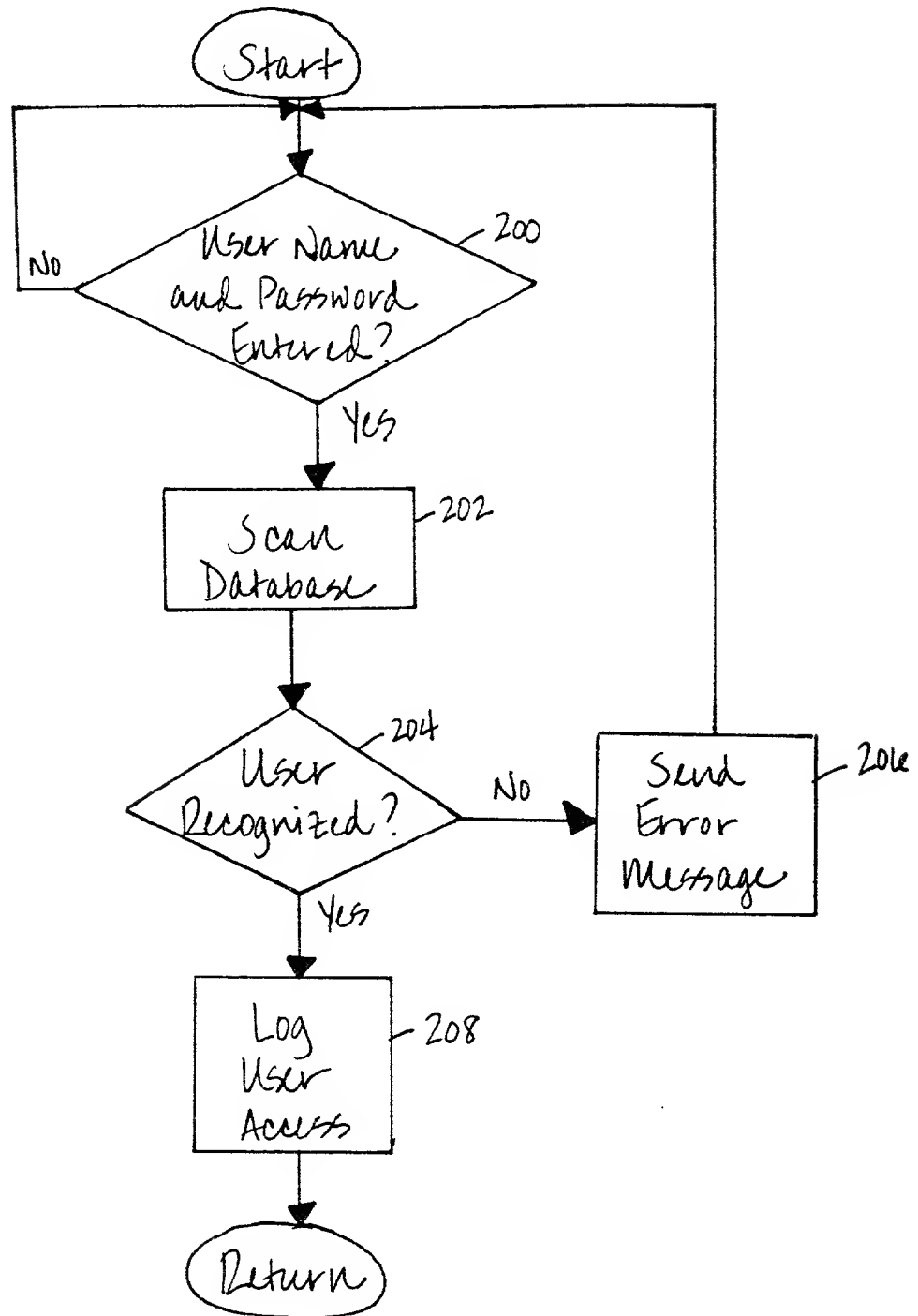


FIG. 13

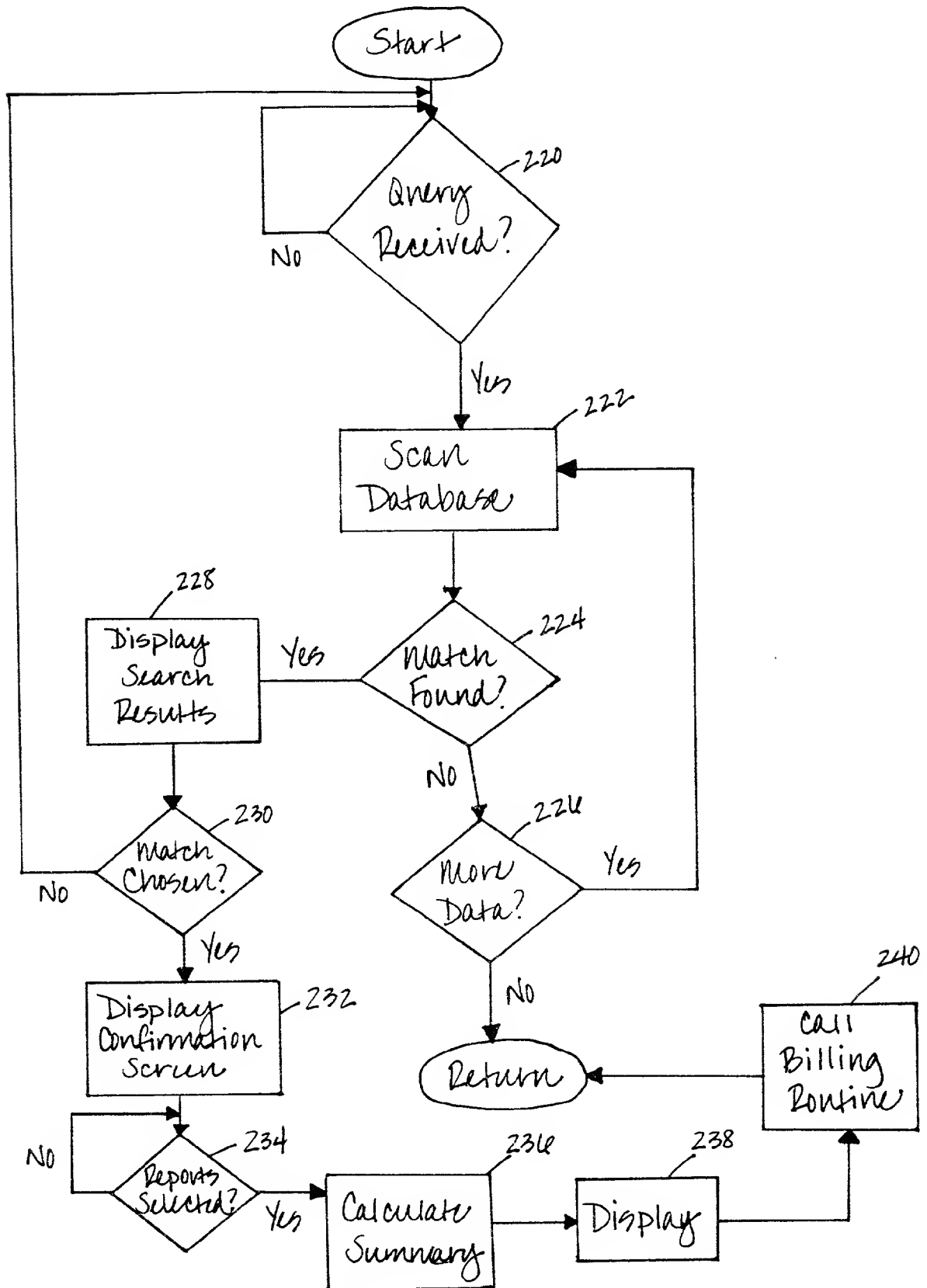


FIG. 14

**PAYNET** experian

Report Details	
Report ID	Generation Date and Time
632	9/17/2001 11:47:23 AM

## COMPREHENSIVE BUSINESS REPORT

Business Background Information		Corporate Registration	
PayNet ID	2555882	Reporting State	MS
Company Name	JONES CONSTRUCTION	Incorporation Date	1992
Tax ID	041215610	Business Type	INCORPORATED
Address	1525 W 180TH ST MIDDLEBORO, MA 02349	Status	GOOD-STANDING
Telephone	(555)555-5234	Agent	BOB SMITH 1510 N WINCHESTER VICKSBURG, MS 39180
Fax	(555)555-0223		
Years in Business	10		
Sales	\$12,000,000		
# of Employees	45		
		SIC Codes	
		Number	Description
		1022	CONSTRUCTION EQUIPMENT

PAYNET Lease & Loan Inquiries						Management	
AUG	JUL	JUN	MAY	APR	MAR	Name	Title
1			3			BRAD JONES	PRESIDENT

PAYNET Lease & Loan Payment Summary									
PAYNET Index	# Open Contracts	# Closed Contracts	Gross Original Receivable	Gross Outstanding Balance	Outstanding Monthly Payments	Outstanding Past Due Amount	Past Due Occurrences		
							31-60	61-90	91+
100	7	1	\$92,131	\$55,516	\$1,350	\$0	0	0	0

PAYNET Lease & Loan Payment Detail - Open Contracts													
Equip	Guar	Start Date (m/y)	Term (mo)	Payment Amount	Pymt Freq	As of (m/y)	Original Receivable	Outstanding Balance	Currently Past Due \$			Losses	
									31-60	61-90	91+		
Member Company 1													
1	UNKN	YES	3/01	60	\$700	MO	8/01	\$41,991	\$39,192	\$0	\$0	\$0	\$0
2	UNKN	YES	6/00	60	\$131	MO	8/01	\$7,840	\$5,880	\$0	\$0	\$0	\$0
3	UNKN	YES	7/99	60	\$90	MO	8/01	\$5,400	\$3,150	\$0	\$0	\$0	\$0
4	UNKN	YES	2/99	60	\$90	MO	8/01	\$5,380	\$2,690	\$0	\$0	\$0	\$0
5	UNKN	YES	7/98	60	\$73	MO	8/01	\$4,379	\$1,533	\$0	\$0	\$0	\$0
6	UNKN	YES	1/98	60	\$134	MO	8/01	\$8,013	\$2,003	\$0	\$0	\$0	\$0

FIG. 15A

**PAYNET Lease & Loan Payment Detail - Open Contracts (continued)**

Equip	Guar	Start Date (m/y)	Term (mo)	Payment Amount	Pymt Freq	As of (m/y)	Original Receivable	Outstanding Balance	Currently Past Due \$			Losses	
									31-60	61-90	91+		
7	UNKN	YES	6/97	60	\$134	MO	8/01	\$8,013	\$1,068	\$0	\$0	\$0	\$0
Totals:								\$81,016	\$55,516	\$0	\$0	\$0	\$0

**PAYNET Lease & Loan Payment Detail - Closed Contracts**

Equip	Guar	Start Date (m/y)	Term (mo)	Payment Amount	Pymt Freq	Clsd (m/y)	Original Receivable	Outstanding Balance	Currently Past Due \$			Losses	
									31-60	61-90	91+		
Member Company 1													
1	UNKN	YES	8/98	60	\$185	MO	7/00	\$11,115	\$0	0	0	0	\$0
Totals:								\$11,115	\$0	0	0	0	\$0

**PAYNET Lease & Loan Payment Detail - Trend Analysis - Open Contracts**

Legend: A = On Time, B = 31-60 Days Late, C = 61-90 Days Late, D = 91+ Days Late; Blank = Not Available

2001												2000										1999											
S A J J M A M F J D N O												S A J J M A M F J D N O										S A J J M A M F J D N O											
1		A	A																														
2		A	A																														
3		A	A																														
4		A	A																														
5		A	A																														
6		A	A																														
7		A	A																														

**Experian Trade Payment Experiences**

Business Category	Date Repd	Last Sale	Payment Terms	Recent High Credit	Balance	% Cur	Days Past Due				Comments
							1-30	31-60	61-90	91+	
AIR TRANS	01-01	02-01	NET 15	\$21,900	\$16,500	79%	17%	4%			
AIR TRANS	01-01	01-01	NET 30	\$0	\$0						
CELLUL/PAG	02-01	02-01	NET 30	\$2,100	\$1,200	100%					CUST 14 YR
BLDG MATRL	01-01		VARIED	\$2,100	\$1,200	100%					PROMPT

FIG. 15B



#### Additional Experian Trade Payment Experiences

Business Category	Date Repd	Last Sale	Payment Terms	Recent High Credit	Balance	% Cur	Days Past Due				Comments
							1-30	31-60	61-90	91+	
AUTO LEASE	09-00		VARIED	\$28,300	\$15,700	100%					
CRED CARD	12-00	12-00	ROI	\$600	\$200	98%	2%				30 DYS SLO

#### Experian Trade Inquiries

AUG	JUL	JUN	MAY	APR	MAR
1			3		

#### Experian Trade Payment Totals

	Recent High Credit	Balance	% Cur	Days Past Due				DBT
				1-30	31-60	61-90	91+	
Continuously Reported (3):	\$24,000	\$17,700	84%	13%	3%			3
Newly Reported (1):	\$2,100	\$1,200	100%					0
Trade Line Totals (4):	\$28,620	\$18,900	84%	13%	3%			3

#### Experian Trade Payment Trends (based on continuously reported trade lines)

As of	Industry		Borrower's DBT	Balance	% Current	Days Past Due			
	% Current	DBT				1-30	31-60	61-90	91+
7-27-01	N/A	N/A	47	\$24,700	42%	13%	4%	1%	40%
07-01-01	66%	13	60	\$32,200	33%	10%	3%		54%
06-01-01	64%	13	68	\$27,800	27%	7%	4%		62%
05-01-01	60%	14	68	\$37,600	24%	6%	6%	11%	53%
04-01-01	63%	12	57	\$43,600	36%	5%	5%	9%	45%
03-01-01	62%	12	49	\$52,000	40%	10%	4%	8%	38%
02-01-01	61%	12	44	\$64,500	30%	19%	17%	6%	28%

#### Experian Trade Payment History - Quarterly Averages

Quarter	DBT	Balance	% Current	Days Past Due			
				1-30	31-60	61-90	91+
Q2 - 2001	54	\$24,800	35%	10%	6%	6%	43%
Q1 - 2001	49	\$53,400	35%	12%	10%	4%	30%
Q4 - 2000	40	\$53,500	38%	23%	5%	4%	30%
Q3 - 2000	40	\$50,500	37%	26%	4%		33%
Q2 - 2000	51	\$39,200	37%	15%	2%	1%	45%

FIG. 15C

Banking Relationships			
Bank	COMMUNITY BANK & LOAN 3220 S. JACKSON, LEXINGTON, MS 39095 (555)920-5555		
Type of Institution	SAVINGS & LOAN	Relationship	PRIVATE LOAN
Rating	SATISFACTORY AS OF 08/01/2001	Date Open	09/20/1999
Balance	MID FIVE FIGURES	Balance Amount	\$50,000

Bank	FIRST NATIONAL BANK 1234 16TH STREET, SAN FRANCISCO, CA (415)555-1236		
Type of Institution	BANK	Relationship	BORROWER
Rating	NO COMMENT AS OF 08/01/2001	Date Open	08/20/1997
Balance	HIGH SIX FIGURES		

Bankruptcies							
Document Number	Date Filed	Legal Type / Action	Filing Location	Owner	Liability	Assets	Exempt Amt
V03430592	01-10-01	CHAPTER 11	ST LOUIS COUNTY DIST CT	BRAD JONES	\$15,000	\$30,000	\$10,000
V79009879	01-31-01	CHAPTER 11	ST LOUIS COUNTY DIST CT	BRAD JONES	\$10,000	\$25,000	\$5,600

Tax Liens					
Document Number	Liability	Reason / Description	Legal Action	Owner	Filing Location
T70202052	\$20,000	SALES-TAX	RELEASED	BRAD JONES	WAUSAU CTY ASSN
T70202052	\$2,500	SALES-TAX	LIEN	BRAD JONES	WAUSAU CTY ASSN

Judgments						
Document Number	Date Filed	Award / Liability	Plaintiff	Legal Action	Owner	Filing Location
0000000099008421	09-24-99	\$500	CLIFFORD J RENKINS	FILED	BRAD JONES	COOK COUNTY DIST CT
0000000012S61044	07-01-98	\$640	C & L JORDAN	SATISFIED	BRAD JONES	PRESCOTT JUS CT

FIG. 15D

**UCC Filings**

Date Range	Cautionary UCCs *	Total Filed	Released / Terminated	Continued	Amended / Assigned
JAN TO PRESENT	0	0	0	0	0
JULY TO DEC 2000	2	3	0	0	0
JAN TO JUN 2000	0	1	0	0	0
JULY TO DEC 1999	0	1	0	0	0
JAN TO JUN 1999	1	1	0	0	0
PRIOR TO JAN 1999	1	7	0	1	5
<b>Totals:</b>	<b>4</b>	<b>13</b>	<b>0</b>	<b>1</b>	<b>0</b>

\* These are Cautionary UCC Filings with one or more of the following collateral accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable, proceeds

UCC-Filed:	11-29-00 0003634352, SEC OF STATE TEXAS
Secured Party:	U S BANCORP OLIVER ALLEN TECHNOLOGY LEASING CA LARKSPUR 949
Collateral:	EQUIP, HEREAFTER ACQUIRED PROP, UNDEFINED
UCC-Filed:	10-10-00 20002956051, SEC OF STATE CALIFOR
Secured Party:	U.S. BANCORP OLIVER ALLEN TECHNOLOGY LEASING CA LARKSPUR 949
Collateral:	EQUIP, HEREAFTER ACQUIRED PROP, UNDEFINED

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FIG. 15E

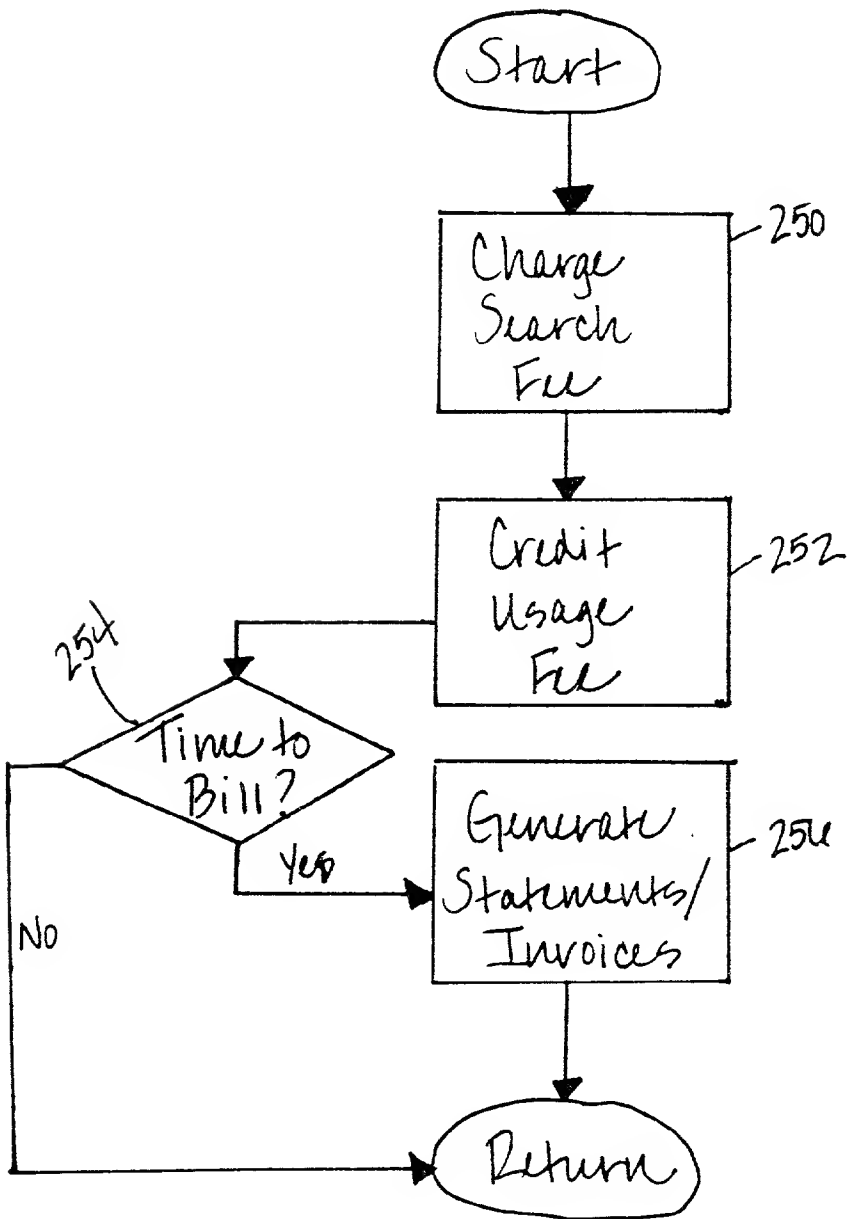


FIG. 16